

Form 148 – ntedsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 19-29782-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael J. Carbotti
142 Lions Head Boulevard South
Brick, NJ 08723

Joanne M. Carbotti
142 Lions Head Boulevard South
Brick, NJ 08723

Social Security No.:

xxx-xx-8533

xxx-xx-9014

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case
as to the:

Debtor and Joint Debtor was entered on February 19, 2025.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: February 20, 2025

JAN: dmi

Jeanne Naughton
Clerk

In re:
Michael J. Carbotti
Joanne M. Carbotti
Debtors

Case No. 19-29782-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 20, 2025

User: admin
Form ID: 148

Page 1 of 5
Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael J. Carbotti, Joanne M. Carbotti, 142 Lions Head Boulevard South, Brick, NJ 08723-7823
518520739	BP Visa Signature Credit Card/Synchrony, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
518520744	+ Capital One/ Sachs Fifth Avenue, 3455 Highway 80 West, Jackson, MS 39209-7202
520062618	City of New York, Department of Finance, Church Street Station, P.O. Box 3640, New York NY 10009
518520749	+ Costco Visa By Citi, PO Box 9001016, Louisville, KY 40290-1016
518520754	EZ Pass Violation Processing, PO Box 52005, Newark, NJ 07101-8205
518520756	First Premier Bank, PO Box 5619, Sioux Falls, SD 57117-5519
518682676	+ NJCLASS, PO Box 548, Trenton, NJ 08625-0548
518520765	+ New Jersey Division of Pensions, and Benefits, 50 West State Street, Trenton, NJ 08608-1220
518739336	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0272
518520775	TD Bank Visa, PO Box 100290, Fenwick, WV 26202-3290
518645680	+ TD Bank, N.A., c/o Janelly Landa, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
518639805	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2100
518583573	+ Village Capital & Investment, 2460 Paseo Verde Parkway, Suite 110, Henderson, NV 89074-7136

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 20 2025 21:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 20 2025 21:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518520738	+ EDI: GMACFS.COM	Feb 21 2025 01:38:00	Ally, PO Box 380902, Minneapolis, MN 55438-0902
518627430	EDI: GMACFS.COM	Feb 21 2025 01:38:00	Ally Capital, PO Box 130424, Roseville, MN 55113-0004
519262356	+ EDI: AISACG.COM	Feb 21 2025 01:38:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519262356	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 20 2025 21:52:54	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518620771	EDI: Q3GTBI	Feb 21 2025 01:38:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
518520748	Email/Text: megan.harper@phila.gov	Feb 20 2025 21:15:00	City of Philadelphia, 1401 John F. Kennedy Boulevard, Suite 1330, Philadelphia, PA 19102

District/off: 0312-3

User: admin

Page 2 of 5

Date Rcvd: Feb 20, 2025

Form ID: 148

Total Noticed: 71

518588420	EDI: CRFRSTNA.COM	Feb 21 2025 01:38:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
518520741	+ EDI: CAPITALONE.COM	Feb 21 2025 01:38:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
518520741	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 20 2025 21:20:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
518520740	+ EDI: CAPITALONE.COM	Feb 21 2025 01:38:00	Capital One, PO Box 85619, Richmond, VA 23285-5619
518520740	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 20 2025 21:20:50	Capital One, PO Box 85619, Richmond, VA 23285-5619
518552978	+ EDI: AIS.COM	Feb 21 2025 01:39:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518552978	+ Email/PDF: ebn_ais@aisinfo.com	Feb 20 2025 21:20:08	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518520742	EDI: CAPITALONE.COM	Feb 21 2025 01:38:00	Capital One Platinum Mastercard, PO Box 30285, Salt Lake City, UT 84130-0285
518520742	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 20 2025 21:19:58	Capital One Platinum Mastercard, PO Box 30285, Salt Lake City, UT 84130-0285
518609303	Email/PDF: bncnotices@becket-lee.com	Feb 20 2025 21:20:06	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518520745	EDI: SYNC	Feb 21 2025 01:38:00	Care Credit, Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
518520745	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 21:52:43	Care Credit, Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
518520747	+ EDI: JPMORGANCHASE	Feb 21 2025 01:38:00	Chase Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
518520747	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 20 2025 21:52:51	Chase Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
518520750	+ EDI: CRFRSTNA.COM	Feb 21 2025 01:38:00	Credit First NA, PO Box 81344, Cleveland, OH 44188-0001
518520752	EDI: DISCOVER	Feb 21 2025 01:38:00	Discover, PO Box 3008, New Albany, OH 43054-3008
518520763	EDI: CITICORP	Feb 21 2025 01:38:00	Macys, PO Box 183083, Columbus, OH 43218
518631902	EDI: Q3G.COM	Feb 21 2025 01:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518520751	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 20 2025 21:14:00	Department of Education, PO Box 2837, Portland, OR 97208-2837
518530600	EDI: DISCOVER	Feb 21 2025 01:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518520755	Email/Text: collecadminbankruptcy@fnni.com	Feb 20 2025 21:13:00	First National Bank Omaha, PO Box 2557, Omaha, NE 68103
518520757	EDI: AMINFOFP.COM	Feb 21 2025 01:38:00	First Premier Bank, Credit Card department, PO Box 5519, Sioux Falls, SD 57117-5519
518520757	Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 20 2025 21:36:44	First Premier Bank, Credit Card department, PO Box 5519, Sioux Falls, SD 57117-5519
518520759	+ EDI: IRS.COM	Feb 21 2025 01:38:00	IRS, Central Insolvency, PO Box 7346, Philadelphia, PA 19101-7346
518629394	EDI: JEFFERSONCAP.COM	Feb 21 2025 01:39:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

District/off: 0312-3

User: admin

Page 3 of 5

Date Rcvd: Feb 20, 2025

Form ID: 148

Total Noticed: 71

518559102	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 20 2025 21:12:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518520760	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 20 2025 21:11:00	Kohls, PO Box 2983, Milwaukee, WI 53201-2983
518539739	Email/PDF: resurgentbknotifications@resurgent.com	Feb 20 2025 21:20:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518520761	+ EDI: CAPITALONE.COM	Feb 21 2025 01:38:00	Lord and Taylor, PO Box 71106, Charlotte, NC 28272-1106
518520761	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 20 2025 21:20:18	Lord and Taylor, PO Box 71106, Charlotte, NC 28272-1106
518520762	+ EDI: SYNC	Feb 21 2025 01:38:00	Lowes, PO Box 1111, North Wilkesboro, NC 28659-1111
518520762	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 21:19:57	Lowes, PO Box 1111, North Wilkesboro, NC 28659-1111
518550140	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 20 2025 21:20:44	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518520764	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 20 2025 21:20:00	Merrick Bank, PO Box 660175, Dallas, TX 75266-0175
518617010	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 20 2025 21:14:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518839826	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Feb 20 2025 21:12:00	New Jersey Turnpike Authority, Mark Schneider, Esq., 1 Turnpike Plaza, PO Box 5042, Woodbridge, NJ 07095
518520766	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Feb 20 2025 21:12:00	New Jersey Turnpike Authority, P.O. Box 4971, Trenton, NJ 08650
518520767	Email/Text: USCOURTSEBN@finance.nyc.gov	Feb 20 2025 21:12:00	New York City Department of Finance, Church Street Station, PO Box 3640, New York, NY 10008-3640
519585663	EDI: PRA.COM	Feb 21 2025 01:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519585664	EDI: PRA.COM	Feb 21 2025 01:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518610847	EDI: PRA.COM	Feb 21 2025 01:38:00	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
518609299	EDI: PRA.COM	Feb 21 2025 01:38:00	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
518520770	+ EDI: SYNC	Feb 21 2025 01:38:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
518520770	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 21:20:17	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
518618152	+ EDI: JEFFERSONCAP.COM	Feb 21 2025 01:39:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518622167	EDI: Q3G.COM	Feb 21 2025 01:38:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
518631259	^ MEBN	Feb 20 2025 20:57:45	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518522064	^ MEBN	Feb 20 2025 20:57:45	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

District/off: 0312-3

User: admin

Page 4 of 5

Date Rcvd: Feb 20, 2025

Form ID: 148

Total Noticed: 71

518520774	EDI: TDBANKNORTH.COM	Feb 21 2025 01:39:00	23541-1021 TD Bank NA, PO Box 84037, Columbus, GA 31908
518583304	+ Email/Text: bncmail@w-legal.com	Feb 20 2025 21:14:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518520776	+ EDI: SYNC	Feb 21 2025 01:38:00	TJX Mastercard, PO Box 530949, Atlanta, GA 30353-0949
518520776	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 21:37:15	TJX Mastercard, PO Box 530949, Atlanta, GA 30353-0949
518520773	+ EDI: WTRRN BANK.COM	Feb 21 2025 01:38:00	Target Card Services, Box 660170, Dallas, TX 75266-0170
518520777	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 20 2025 21:13:00	Toyota Financial Services, PO Bx 5855, Carol Stream, IL 60197-5855
518609300	Email/PDF: bncnotices@becket-lee.com	Feb 20 2025 21:36:15	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518520778	+ EDI: USAA.COM	Feb 21 2025 01:38:00	USAA, 10750 McDermott Freeway, San Antonio, TX 78288-1600
518520781	EDI: G2RSVOLKSWGN	Feb 21 2025 01:39:00	VW Credit, 1401 Franklin Boulevard, Libertyville, IL 60048
518563924	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Feb 20 2025 21:12:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
518622250	+ EDI: AIS.COM	Feb 21 2025 01:39:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518622250	+ Email/PDF: ebn_ais@aisinfo.com	Feb 20 2025 21:20:48	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518520782	+ EDI: SYNC	Feb 21 2025 01:38:00	Walmart, 702 Southwest 8th Street, Bentonville, AR 72716-6299
518520782	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 21:52:54	Walmart, 702 Southwest 8th Street, Bentonville, AR 72716-6299
518520783	EDI: SYNC	Feb 21 2025 01:38:00	Walmart Mastercard/Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
518520783	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 21:20:36	Walmart Mastercard/Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 72

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518520768		NJ CLASS
518520769		NJHESAA, 4 Quakerbridge Plaza, PO Box 544, VI 00862-5000
518520780		Volkswagen Motor Credit
518520743	*	Capital One Platinum Mastercard, PO Box 30285, Salt Lake City, UT 84130-0285
518520746	*+	Care Credit/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
518520753	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover, PO Box 3008, New Albany, OH 43054-3008
518520758	*	First Premier Bank, PO Box 5619, Sioux Falls, SD 57117-5519
519585665	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519585666	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

District/off: 0312-3

User: admin

Page 5 of 5

Date Rcvd: Feb 20, 2025

Form ID: 148

Total Noticed: 71

518520771 *+ Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
518520772 *P++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245,
address filed with court:, State of New Jersey, Division of Taxation, PO Box 187, Trenton, NJ 08695

TOTAL: 3 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian F. O'Malley	on behalf of Joint Debtor Joanne M. Carbotti momalley14@aol.com
Brian F. O'Malley	on behalf of Debtor Michael J. Carbotti momalley14@aol.com
Denise E. Carlon	on behalf of Creditor Village Capital & Investment LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Village Capital & Investment LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7